

Exhibit F

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PHONE CALL BY LEVI HUEBNER TO MIDLAND
CREDIT MANAGEMENT

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2 A RECORDING: Thank you for
3 calling Midland Credit Management, a
4 debt collection company. To continue
5 in English, press one.

6 (Spanish)

7 A RECORDING: If you know your
8 parties five digit extension, enter it
9 now.

10 If you do not know --

11 Your call may be monitored or
12 recorded. If you do not wish for this
13 to happen, please advise the person who
14 answers your call.

15 This is an attempt to collect a
16 debt. Any information obtained will be
17 used for that purpose. Please leave a
18 voice message for David Strimson.

19 At the tone, please record your
20 message. When you are finished
21 recording, hang up or press pound for
22 more options.

23 (Ring tone)

24 MR. HUEBNER: Hello, this is Mr.
25 Huebner. I would like to speak to Mr.

Strimson. Can you kindly give me a call. I would appreciate it.
917-701-5432. 917-701-5432. Thank you.

(Dialing phone)

A RECORDING: Thank you for calling Midland Credit Management. A debt collection company. To continue in English, press one. (Spanish).

If you know your party's five digit extension, enter it now. If you do not know your party's extension, press 6. To search by last name or further assistance. Press zero now.

Your call may be monitored or recorded. If you do not wish for this to happen please advise the person who answers your call.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

(Music recording)

A RECORDING: Thank you for calling.

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A VOICE: Thank you for calling
MCM. You are talking to Josh Gables.
May I have your MCM account number.

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MR. HUEBNER: I don't really know
no account number but I got a thing on
my credit report that said that I have
something on there by Midland Funding.

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MR. GABLES: Okay. I hope I will
be able to answer. Your first name and
last name.

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MR. HUEBNER: Levi, L E V I.
Last name is Huebner, H U E B N E R.

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MR. GABLES: So this is the first
time you're calling us and you didn't
receive any calls or not even a letter
from us?

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MR. HUEBNER: I never received a
letter from you. I just found out
about this because I had -- I got
something on the credit report.

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MR. GABLES: Could you tell me
the social, please.

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MR. HUEBNER: Well, it has an
account number. I can give you the

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account number.

MR. GABLES: This is for ten digits?

MR. HUEBNER: Hold on. It starts off 855965.

MR. GABLES: 855965. That's not a complete number, sir.

MR. HUEBNER: Well, I'm looking at an account number that I could associate this with. You know, I don't know where you got that account number. That's the account number, I have a different account number. Let me see here. It shows 85 -- it's 7187569815.

MR. GABLES: So 7187569815.

MR. HUEBNER: Yeah.

MR. GABLES: Okay, that's the original account number that actually matches a telephone number that you have with Verizon and that's the telephone number. It's a home telephone line that was activated by Verizon back in 2010 till 2011.

MR. HUEBNER: Okay.

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MR. GABLES: Okay. And I'll give
you the account number with our
company. So write it down.

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MR. HUEBNER: Okay. Just a
minute.

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MR. GABLES: It is --

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MR. HUEBNER: Just a minute. I'm
getting a pen and paper, if you don't
mind.

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MR. GABLES: Sure. Sure.

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MR. HUEBNER: Okay. So the
account number -- hold on a second.
This is your account number?

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MR. GABLES: Yes. I'm going to
give you our account number.

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MR. HUEBNER: Go ahead.

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MR. GABLES: So 855 --

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MR. HUEBNER: 855.

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MR. GABLES: -- 965 --

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MR. HUEBNER: 965.

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MR. GABLES: -- 9948.

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MR. HUEBNER: 9948. That's the
Midland account?

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MR. GABLES: Yes, yes. That is

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right. So the bill amount is for
\$131.21 for --

MR. HUEBNER: Okay. Did Midland
send me a letter about this account?

MR. GABLES: Sir, I will verify
the letter that was sent to you. I
think we also, the address which we
mailed the letter to, it was in August,
478 Malbone Street, first floor.
That's the address which we have for
Brooklyn, New York. That's the only
address we have.

MR. HUEBNER: Okay. And you sent
a letter there?

MR. GABLES: Yes, we sent a
letter the month of August when Verizon
sold your account to us.

MR. HUEBNER: Okay. That's
wonderful to hear that. And I want to
know, if I want to dispute the debt,
what do I have to do?

MR. GABLES: Give me one minute.
One minute, sir. Okay. The account
number which I gave you, I'm going to

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2 connect your call with one of my
3 departments, okay, the dispute
4 department, give that account number to
5 them, and they will go ahead and
6 explain to you the procedure for how to
7 dispute the accounting, how the account
8 will be taken care of.

9 MR. HUEBNER: Okay.

10 MR. GABLES: Okay. One minute,
11 I'll transfer you to them.

12 (Pause)

13 (Music recording)

14 A RECORDING: Please continue to
15 hold for just a moment longer. We will
16 be on the line shortly to answer your
17 call.

18 (Music recording)

19 A RECORDING: Thank you for
20 calling Midland Credit Management, a
21 debt collection company. Your call may
22 be monitored or recorded. If you do
23 not wish for this to happen, please
24 advise the person who answers your
25 call. This is an attempt to collect a

debt, any information obtained will be used for that purpose.

To continue in English press 1.

(Spanish)

(Music recording)

A RECORDING: Thank you for your continued patience. Please hold for the next available agent. Be assured that your call will be answered as quickly as possible.

Thank you for your continued patience, please hold for the next available agent.

(Music recording)

A RECORDING: Please continue to hold for just a moment longer.

Thank you for your continued patience. Please hold for the next available agent.

(Music recording)

A RECORDING: Thank you for your continued patience. Please hold for the next available agent.

(Music recording)

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2 A RECORDING: Thank you for your
3 continued patience. Please hold for
4 the next available agent.

5 (Music recording)

6 A RECORDING: Please continue to
7 hold for just a moment longer. We will
8 be on the line shortly to answer.
9 Thank you for your continued patience.
10 Please hold for the next available
11 agent.

12 (Music recording)

13 A RECORDING: Thank you for your
14 continued patience. Please hold for
15 the next available agent.

16 (Music recording)

17 A RECORDING: Thank you for
18 calling. Please be assured that your
19 call will be answered as quickly as
20 possible.

21 (Music recording)

22 A RECORDING: Thank you for your
23 continued patience. Please hold for
24 the next available agent.

25 (Music recording)

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(Ringing)

A VOICE: Thank you for calling
MCM. My name is Emma Elliott. May I
have the account number, please?

MR. HUEBNER: Hi, how are you?

MS. ELLIOTT: I'm good, thank
you. How are you today?

MR. HUEBNER: Very good. The
account number is 8559659948.

MS. ELLIOTT: 9948?

MR. HUEBNER: Correct.

MS. ELLIOTT: And what is your
name, please?

MR. HUEBNER: Levi Huebner. And
may I ask your name?

MS. ELLIOTT: My name is Emma.

MR. HUEBNER: E-- how do you
spell that?

MS. ELLIOTT: E M M A.

MR. HUEBNER: Okay.

MS. ELLIOTT: Okay. It is 478
Malbone Street is your current address,
sir?

MR. HUEBNER: That's correct.

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MS. ELLIOTT: Okay. How can I assist you on this Verizon New York account?

MR. HUEBNER: Well, I want to know what do I have to do if I want to dispute the debt.

MS. ELLIOTT: Just advise me what your dispute is and I can see if I can assist you with that.

MR. HUEBNER: How do I get it off my credit report?

MS. ELLIOTT: Well, we need to, you know, work with what your dispute is in order to remove it, sir. So why are you disputing?

MR. HUEBNER: I don't understand. I just can't get it off my credit report.

MS. ELLIOTT: No, sir. We just can't delete an account because the consumer wants it deleted. We need to know why they want it deleted and what their dispute is.

I can assist you with your

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dispute here, sir.

MR. HUEBNER: I don't understand.
I can't get it off my credit card -- my
account without paying it?

MS. ELLIOTT: That's not what I
said, sir. I need to know what your
dispute is before I can just delete it
for you.

So you are saying you want to
dispute it. Why is it that you want to
dispute it?

MR. HUEBNER: Because it is a
nonexistent debt.

MS. ELLIOTT: Okay. Can you
elaborate as to what that means. Did
you already pay it with Verizon? Did
you never have Verizon?

MR. HUEBNER: Do you have a
contact information?

MS. ELLIOTT: What do you mean,
sir?

MR. HUEBNER: Well, I don't
understand what questions you are
asking me.

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MS. ELLIOTT: Sir, you called in to dispute the debt. I need to know why you are disputing. So I'm asking you questions --

MR. HUEBNER: I'm telling you it's a nonexistent debt.

MS. ELLIOTT: Okay, sir, but I don't know what that means. It is existent because it's here in our system, so why are you stating it's nonexistent?

MR. HUEBNER: Because it is nonexistent. How am I supposed to tell you? I can't prove a negative. It is nonexistent.

MS. ELLIOTT: Okay, sir. But I don't know what that means. So I need you to elaborate so I can assist you with your dispute.

Did you ever have Verizon?

MR. HUEBNER: Okay. So can I ask you a question?

MS. ELLIOTT: Sure.

MR. HUEBNER: So I don't

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understand what you are saying. Do you have a contact that number?

MS. ELLIOTT: Yes, sir. But my contact number is not going to assist you with your dispute.

MR. HUEBNER: Well, I don't understand. If I want to -- I got to -- I want to -- I want to have to -- if I got to look in my files and see if I find anything, but I am going to have to call you back.

MS. ELLIOTT: Okay. Our extension here is 32980.

MR. HUEBNER: I don't know, what, you mean the same number?

MS. ELLIOTT: Yes, sir.

MR. HUEBNER: 800 -- just a second -- 265-8825. Extension?

MS. ELLIOTT: 32980.

MR. HUEBNER: 32980. Okay, thank you, Emma.

MS. ELLIOTT: You're welcome, sir. Did you want to move forward on your dispute?

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MR. HUEBNER: I told you I
dispute it because it's a nonexistent
debt.

MS. ELLIOTT: I understand, sir.
But you haven't given me why you are
disputing. You are just saying you are
disputing. I need to know what you are
disputing.

MR. HUEBNER: It's a nonexistent
debt.

MS. ELLIOTT: Okay, sir, but
that's not a dispute.

MR. HUEBNER: Okay, so.

MS. ELLIOTT: Did you ever have
Verizon, sir?

MR. HUEBNER: I don't understand
the question you are asking me. This
is a nonexistent debt. I don't
understand the question you are asking
me.

MS. ELLIOTT: It's a very
straightforward question. Did you ever
have Verizon service?

MR. HUEBNER: But I told you.

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You asked me, I told you. If you're telling me, you are not going to take my dispute, that's fine. I'm just going to try to see if I can get more information.

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MS. ELLIOTT: I am trying to help you with your dispute, sir, but you are not really helping me help you.

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MR. HUEBNER: Okay. If I call back that number, if I have more information, if I call back that number, then I can reach you?

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MS. ELLIOTT: You will get someone in my department, sir, yes.

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MR. HUEBNER: I'll get someone in your department?

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MS. ELLIOTT: We don't have direct extensions. This is a department extension.

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MR. HUEBNER: Okay. So what department is this that I'm speaking to?

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MS. ELLIOTT: Consumer support.

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MR. HUEBNER: Okay. Thank you

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very much.

MS. ELLIOTT: You're welcome,
sir.

(Recording ended)

CERTIFICATE

STATE OF NEW YORK)

) ss.

COUNTY OF NEW YORK)

I, Joseph B. Pirozzi, a Registered Professional Reporter and Notary Public within and for the State of New York, do hereby certify:

That the foregoing transcript is a true record of the recorded telephone conversation.

I further certify that I am not related to any of the parties to this action by blood or marriage and that I am in no way interested in the outcome of this matter.


JOSEPH B. PIROZZI